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ABSTRACT

This paper outlines the characteristics and needs of the small business owner and discusses recent developments in entrepreneurship education. Special mention is made of two programs funded by the Small Business Administration to support development of programs to train men and women in entrepreneurial skills. Although most programs do not focus specifically on the training needs of women, the Office of Women in Business of the Small Business Administration works actively to assist women entrepreneurs. Some private sector training programs are also designed especially for women entrepreneurs. The study further raises equity issues in discussing the relationship between vocational guidance and entrepreneurship training. Although some work has been done to determine the characteristics of the "entrepreneurial personality," researchers must investigate further the characteristics and special needs of women in small business. Research must verify those traits which predispose the woman entrepreneur to succeed. In addition, educational materials and vocational testing practices should be reexamined in light of equity concerns. Finally, more exemplary programs for the woman small business owner must be developed and field tested. The federal government should extend efforts to include women in the contract procurement process and to ensure that the special needs of women entrepreneurs are met. (KC)

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ENTREPRENEURSHIP FOR WOMEN
An Unfulfilled Agenda

written by

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FOREWORD

Entrepreneurship for Women—An Unfulfilled Agenda reviews recent developments in entrepreneurship education, with a focus on programs for women where such programs exist. The author encourages additional research into the characteristics and needs of women in small business enterprises.

This is one of six interpretive papers produced during the third year of the National Center's knowledge transformation program. The review and synthesis in each topic area is intended to communicate knowledge and suggest applications. Papers in the series should be of interest to all vocational educators, including teachers, administrators, federal agency personnel, researchers, and the National Center staff.

The profession is indebted to Carol Eliason for her scholarship in preparing this paper. Recognition is due Dr. Alyce Fanslow, Iowa State University; Dr. Katherine M. Greenwood, Oklahoma State University; and Judith Sechler, National Center for Research in Vocational Education, for their critical review of the manuscript. Staff on the project included Shelley Grieve, Raymond E. Harlan, Dr. Carol Kowle, and Alta Moser. Editorial assistance was provided by Brenda Sessley.

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EXECUTIVE SUMMARY

This paper outlines the characteristics and needs of the small business owner and discusses recent developments in entrepreneurship education. Special mention is made of two programs funded by the Small Business Administration to support development of programs to train men and women in entrepreneurial skills. Although most programs do not focus specifically on the training needs of women, the Office of Women in Business of the Small Business Administration works actively to assist women entrepreneurs. Some private sector training programs are also designed especially for women entrepreneurs.

The author further raises equity issues in discussing the relationship between vocational guidance and entrepreneurship training. Although some work has been done to determine the characteristics of the "entrepreneurial personality," researchers must investigate further the characteristics and special needs of women in small business. Research must verify those traits which predispose the woman entrepreneur to succeed. In addition, educational materials and vocational testing practices should be re-examined in light of equity concerns. Finally, more exemplary programs for the woman small business owner must be developed and field tested. The federal government should extend efforts to include women in the contract procurement process and to ensure that the special needs of women entrepreneurs receive the attention which they deserve.

BACKGROUND: CHARACTERISTICS AND NEEDS OF ENTREPRENEURS

The drive to achieve economic self-sufficiency through small business ownership is becoming an increasing phenomenon in the United States, with more than 400,000 new small businesses launched each year. The rapid expansion of franchising, for example, has encouraged many individuals to become independent sales and service merchants. Others operate the service and distribution outlets on which large corporations depend. In general, our increasingly service-oriented economy offers a widening spectrum of opportunities for customized and personalized small business growth.

Yet each year, Americans lose millions of dollars—including inheritances and family savings—as a result of business failures stemming from badly conceived ideas or poor management. Nowhere is this unfortunate situation more apparent than among the thousands of females who attempt entrepreneurship each year. Not only do these women encounter the same problems faced by all inexperienced small business owners, but they also often lack background and training in essential aspects of commercial enterprise, such as accounting, marketing, and business law. Difficulties such as math anxiety and the lack of equal credit opportunities further compound the chances of failure.

Even when a woman's small business does prove viable, economic equity is still not assured. U.S. Bureau of Labor Statistics data (1978) reveal that one employed woman in twenty--over 1.8 million in the nonagricultural industries—is working in her own business or profession. Yet in that same year, women-owned and operated enterprises generated less than 4 percent of the gross national product. Just as the median salary for females remains considerably below the median salary for males, the average female entrepreneur in 1975 earned $3,456, compared to $11,000 for self-employed men.

Though untrained entrepreneurs have traditionally had a high rate of failure, small businesses can, in fact, be profitable. Success in small business is not accidental, however. In addition to expertise in their service or product area, successful entrepreneurs must develop the trade and technical competencies, the personal attitudes and characteristics, and the managerial skills needed for success (Winter 1979). Much can and should be done through the collaborative efforts of vocational educators, bankers, and government agencies to assist entrepreneurs in establishing solid and profitable businesses, and especially to help women who are potential small business owners acquire the training and assistance they need in order to succeed.

DEVELOPMENTS IN ENTREPRENEURSHIP EDUCATION

Several major research and development programs in the area of entrepreneurship education have been funded in the last decade. At the University of Illinois, Nelson et al. (1976) developed strategies for teaching small business and management. Case studies, group dynamics, and role playing are among the activities in fourteen curriculum units on topics such as "Determining Products and Capital," "Employee and Community Relations," and "Insurance." These activities simultaneously seek to develop adaptability, achievement, motivation, and positive self-image.

Two projects designed to identify competencies in and materials for entrepreneurship were undertaken by the National Center for Research in Vocational Education at The Ohio State University, including an *Entrepreneurship Package* of sample resource materials on entrepreneurship training (1978) and *PACE (A Program for Acquiring Competence in Entrepreneurship)* (1980), a set of eighteen training modules.

Among the most widely disseminated entrepreneurship training materials are those developed by Gordon Swanson of the University of Minnesota (Persons and Swanson 1976), which have been made available through Control Data Corporation's PLATO system. Currently, a project is underway at the American Institutes for Research (AIR) under the direction of Carol Kaplan to produce and field test thirty-six competency-based modules, with accompanying resource and utilization guides, dealing with entrepreneurship in seven secondary school vocational disciplines. Although sex equity sensitive in content, they do not contain targeted materials for females.

At Oklahoma State University, Dr. Katherine M. Greenwood has developed a series of individualized instructional materials in Apparel Shop Entrepreneurship (ASE). Twelve modules, appropriate for women or men, seek to identify and develop entrepreneurial competencies in open-entry, open-exit situations such as adult secondary level programs or area vocational-technical schools. Although occupationally specific, the basic skills can be adapted to other retailing areas. Area merchants, as well as the Oklahoma City chapter of SCORE (Service Corps of Retired Executives), contributed to the project throughout its development.

While these materials fill the need for training materials on small business ownership, they are not, for the most part, specifically geared to the problems and needs of women. Many of the above, while of high quality, would require further development to ensure a balanced and equitable approach.
One project undertaken to correct this imbalance in entrepreneurship materials is that developed by Barbara McCaslin and Patricia McNamara in California (McCaslin, McNamara, and Riley 1978). The California Women Entrepreneurs Project, designed

to aid women in learning how to start small businesses of their own, provides step-by-step guidance in preparing a business plan. Self-paced learning activities packages are available from the course, covering needed skills in "Marketing Research," "Start-Up Decisions and Choices," and six other areas. McCaslin and McNamara have also recently published a commercial title, *Be Your Own Boss* (1980), based on their findings.

Only recently have business counselors begun to apply behavior modification theory to improve managerial styles in small business. While much remains to be done in order to improve the knowledge and abilities of the potential small business owner, entrepreneurship training has benefited greatly from advances in the area of management science. Dr. Elizabeth Byrne Adams, professor of management, George Washington University, has developed a series of seminars for sharpening the executive skills of women managers. These seminars are designed to provide a multifaceted attack on common inadequacies in occupational training for females. Dr. Adams' strategy addresses the following:

1. The management process
2. Effective leadership skills for managing staff
3. Fundamentals of organizational development
4. Time management techniques
5. Strategies for self development and advancement

Adams is especially concerned about "transportable skills" that can be utilized in different times and places.

Since 1978, the Small Business Administration (SBA) has funded two major development programs in entrepreneurship. The first project, the American Women's Economic Development Corporation (AWED) of New York City, has developed a model (1979) to screen potential candidates for intensive technical assistance and training. The second effort is a contract with the Center for Women's Opportunities of the American Association of Community and Junior Colleges (AACJC) to develop, field test, and evaluate a counseling model and a forty-five hour competency-based curriculum package for credit or noncredit programs suitable for men and women wishing to buy, start, or expand an existing small business. The first product is a loan package to secure adequate capitalization; the second is the first year's business plan. Each of these products is carefully evaluated. During the course a close "network" builds among participants who have been exposed to successful female entrepreneurs and supportive males. At the end of the counseling, students should also have a clear idea of additional skills needed and community-based resources available to them. During field tests conducted by the author with 375 prospective entrepreneurs, intensive efforts were made to build skills in record keeping, advance planning, marketing, personnel, and time management. After intensive instruction and counseling, students were also able to assess their individual competencies and the training or technical assistance required for success.

The AACJC program is being disseminated to postsecondary vocational institutions in the U.S. and Canada. By June, 1981, the program will have been offered in more than 300 locations, and will be one of the course offerings used in 133 sites in the National Community College Small Business Training Network.

FEDERAL PROGRAMS IN SUPPORT OF WOMEN ENTREPRENEURS

During task force meetings in Houston for the 1977 International Women's Year (IWY), the nation's attention was drawn to the fact that prospective female entrepreneurs faced many barriers to success, despite the passage of civil rights legislation such as the Women's Equal Credit Act of 1975. *To Form a More Perfect Union,* the IWY report (National Commission 1976), discusses these barriers and the need for greater communication between women, their organizations, and government agencies.

As a result of this report and as part of a continuing dialogue between representative women's groups and federal women's program personnel, President Jimmy Carter issued Executive Order 12138 on May 18, 1979. This executive order created a national women's business enterprise policy and prescribed arrangements for "developing, coordinating, and implementing" a nationwide program for women's business endeavors (U.S. Small Business Administration, 1979). The order directs all federal-level agencies to help ensure full female participation in the free enterprise system by aiding and facilitating women's business. To achieve this, Executive Order 12138 mandates affirmative action activities that include management and technical information and training, counseling related to business, and procurement assistance. Concurrently, President Carter also established the Interagency Committee on Women's Business Enterprise. This group, composed of officials from sixteen federal departments and agencies and the White House, is coordinated under the federal Small Business Administration (SBA), and works closely with the SBA's Office of Women in Business.

At the time of the signing of the executive order, A. Vernon Weaver, the chief administrator of the Small Business Administration, welcomed the entry of other agencies into the SBA's efforts to assist women entrepreneurs. He noted that the executive order was a significant movement to bolster the status of women business owners in the nation and enhanced the mission of the ongoing National Women's Business Ownership Campaign.

This program, under the leadership of the deputy administrator of the SBA, is directed by the Office of Women in Business and a top-level coordinating committee in the Washington office. Its purpose is to increase the number of women actively involved in the small business sector of the economy by increasing women's ownership of profitable small companies.

A key part of the SBA campaign has been a management assistance outreach program to inform women about the resources and management assistance the Small Business Administration can offer potential and established business women. Outreach workshops and prebusiness seminars are being held across the nation to teach women how to get into business, how to improve their basic business skills, and how the SBA can help them expand an existing business. More than 30,000 women have attended these meetings.

To better serve older women (and men), the American Association of Community and Junior Colleges has signed a collaborative agreement with the Administration on Aging of the U.S. Department of Health and Human Services to develop a national demonstration program encouraging persons over fifty-five to explore entrepreneurship as a second career. The demonstrations will be given in five regionally-diverse states with large populations of older persons. Each demonstration site will offer options for employment in existing small business as well as training for would-be entrepreneurs through low cost/short term community college instruction. A modification of the AACJC Women Business Owner's Orientation Program will be utilized in the training phase.

Although the U.S. Department of Labor has been slow to implement self-employment skills training, a few exemplary programs do exist. In Napa, California, the community college system has collaborated with Comprehensive Employment and Training Act (CETA) personnel to offer a storefront "drop in" site for small business crisis intervention and training. Unfortunately, no in-depth research element has been provided to ascertain the problems or successes of this model. CETA-funded self-employment programs for single parents have been developed by the Young Women's Christian Association (YWCA) in Omaha and Los Angeles. Collaborative efforts to broker entrepreneurial training programs to clients have been tested by CETA human resource councils in Maryland and Michigan.

Postsecondary area vocational centers in Phoenix, Arizona and Lexington, Massachusetts report that programs of this type have great appeal but are difficult to implement under current U.S. Department of Labor regulations because a placement in self-employment does not count in a "job slot filled" reporting system. Problems with local human resource agencies are also obstacles to development of entrepreneurship training programs under CETA.

Marilyn French Hubbard, winner of the Small Business Administration's Minority-owned Business Advocate of the Year Award for 1980, recently told the Senate Committee on Small Business that if women are going to survive in business, they must be given the necessary information, financing, and rights to procurement and sub-contracting. Yet to date, little has been done to open up

specialized training for women to enter the lucrative fields of export/ import trade and federal or state procurement. Fewer than 1,000 female-owned firms have been registered with the federal government's computer-based PASS system for securing potential female contractors. The blockage appears in part to be a problem of inadequate dissemination of information and in part a problem of training women to overcome their fears of dealing with cumbersome federal bureaucracies.

PRIVATE SECTOR INITIATIVES IN ENTREPRENEURSHIP TRAINING

In some parts of the country, corporations and associations are helping to fill the void in targeted management training for women entrepreneurs. California-based Practical Management Associates offers specialized workshops in over 50 cities for female entrepreneurs on such sensitive problems as the job of supervision, face-to-face human relations and communications, and the organizational role of supervisors.

Carol J. Hannon, president and founder of Tulsa-based TURNSTYLE, a personnel management firm, urges potential female entrepreneurs, as managers, to realize that it's not enough to just cope and respond; they will have to take the lead in motivating, managing, and developing themselves and their staff. To this end she has developed a series of seminars focusing on the following:

1. Building better memory skills to improve communication
2. Developing basic management principles
3. Setting goals to improve time management
4. Decision-making strategies for problem solving
5. Building self-esteem while coping with managerial stress

Control Data Corporation, of Minneapolis, offers an individualized course appropriate for women who are launching franchised businesses or expanding existing ones. Key elements include:

1. Obtaining franchise financing
2. The psychological approach to selling
3. Trade regulation compliance
4. Identification of human resource management needs

Tied to other skill packages in Control Data's career management training series, the course is easily accessible, being available days or evenings six days per week at more than seventy-five sites. A limited number of postsecondary institutions also utilize Control Data materials and equipment on a contractual basis.

One private sector initiative that might be linked to local vocational training has been developed by the University of Southern California's Center for the Study of Private Enterprise, the Chamber of Commerce of the United States, and the American Economic Foundation in New York City. The program, addressed

to supervisors and managers, shares with employees current facts on topics such as government small business regulation, profits, capital investment, productivity, taxation and the federal budget. Delivered through films, lectures, posters and informative paycheck stuffers, the goal of the program is to encourage workers to be more supportive of the role of small businesses in the free enterprise system.

The American Bankers Association (ABA) recently named William H. Howard, Jr. as full-time associate director for commercial lending. In his new post, Howard will assist members of ABA's Commercial Lending Division in developing increased education, communication, and government relations programs. He has long been an advocate of increased technical training opportunities for minorities and women. Howard anticipates that his organization will be working more closely with state affiliates to encourage increased collaboration between postsecondary institutions and the banking community on small business training issues. Private sector initiatives like these should prove a valuable complement to the efforts of the federal agencies and state and local educational institutions in helping the woman entrepreneur.

ENTREPRENEURSHIP TRAINING AND VOCATIONAL GUIDANCE

Vocational counselors have an ongoing responsibility to increase the career options of all students, male or female. As part of this responsibility, it is important to acknowledge that vocational counseling and testing are critical filters of occupational choice on the part of both traditional and nontraditional postsecondary level students. To meet the diverse needs of students, the training of counselors must be restructured. Among the key changes needed are: (1) vocational counselors should become more aware of the characteristics basic to the entrepreneurial personality; (2) counselors should work to improve the quantity and quality of materials available on entrepreneurship opportunities, with special attention to sex equity.

The Entrepreneurial Personality

The literature suggests that the successful entrepreneur, whether male or female, has typically developed these characteristics:

1. An inherent sense of what is "right" for the business and an ability to conceptualize "the whole picture." This awareness often has been gained through family association or employment in the marketplace.

2. Significant specialized training that is both theoretical and applied in nature.

3. A mentor who provides both an image of success and motivation for personal and business growth.

4. A willingness to expend extraordinary time and energy to make the business successful.

5. The strong desire to be one's own boss with an opportunity to become financially independent.

To this profile, the American Management Association's (AMA) survey of 2,000 female entrepreneurs would add two points: (1) the awareness that being different is acceptable behavior, and (2) the awareness that even business failure provides insights into growth and learning options (AMA 1978). To date, however, research on the characteristics of the entrepreneurial personality has been primarily with male samples. While at least one study has found the

personality characteristics of entrepreneurs to be essentially the same for both males and females (Schreier 1976), the majority of researchers (including Winter 1979 and Manusco 1978) fails to address the potential for major differences between the sexes in personality and experience.

Yet evidence exists that these differences do indeed exist. A study by Schwartz (1976) offers somewhat limited insights into the issues surrounding entrepreneurial personality traits since the sample was small and localized in scope. However, Schwartz does offer some interesting views concerning autocratic female management style development that need further investigation. Albert Shapero argues that much is to be learned from the case studies of successful female entrepreneurs who gained impetus from negative events or reactions against the role models offered them. While both a number of small business operators are likely to have turned to self-employment following a personal crisis or "displacing event" (immigration, unexpected unemployment, change in marital status), "displacement for women," he says, "has dimensions not shared by men" (Shapero 1980a. p. 33). He cites numerous examples of women who have used these female displacements (displaced homemaker, "empty nest" syndrome) as the impetus for entrepreneurship. Shapero also cites the propensity of certain families or ethnic groups to seek small business opportunities that encourage family or cultural unity. Such families offer a member "hidden supports" such as readily available, low-cost labor or technical expertise developed over centuries of participation in entrepreneurial activities.

Socialization can prevent women from exercising these potential strengths, however. Natasha Josefowitz, associate professor of management at the University of New Hampshire, stresses that women must overcome internal "blockages" if they are to exercise control of their economic destiny. These women may require extra assistance if they are to abandon their customary "helping" roles in favor of increased risk taking (Josefowitz 1980). There is a demonstrated need to strengthen counselor training on issues related to females and risk taking, competition, and fear of success.

Equity in Entrepreneurial Literature

The role of career education in the expansion of opportunities for females to explore self-employment and company formation cannot be ignored. Counselors must work, therefore, to overcome shortcomings in the available entrepreneurship literature. A recent sex equity-based review of career education tools showed that, while several sophisticated modular instructional packages are being developed by major corporations, few, if any, have made serious attempts to include structured group learning activities and individualized units that realistically portray the female entrepreneur. All too frequently, the female is portrayed as a "helper" to the retail merchant, or as the secretary to the risk-taking service provider. A similar situation prevails in the

basic curriculum texts. Given the expansion of registrations by women in business-related courses, materials in business law, accounting, and business math may require revision to reflect adequately the progress in role expansion females have made during the past decade.

The author's 1980 review of available secondary and postsecondary guidance materials in the field of entrepreneurship reaffirms the findings of Vetter (1973) and Vetter, Stockberger, and Brose (1974) that sex role stereotyping still exists in content, language, and illustrations. The follow-up study by Vetter, Brown, and Sethney (1975) urges adoption of secondary curriculum materials to overcome sex bias while encouraging development of reality-based career planning. Similarly, the need may exist to reassess current occupational testing practices, especially in light of the study of female entrepreneurial personality traits.

Improved access to believable role models is another key to improved participation rates in nontraditional vocational training. Male entrepreneurs have had many role models, ranging from the corner druggist to Henry Ford, Dale Carnegie, or Andrew Mellon. For minorities and women, such examples are less common, and have been particularly slow to emerge in the mass media. One pioneering example, however, is *New Entrepreneur* in the Careers for Now film series, which describes a young black woman's service-related business and outlines her four-point credo for start-up.

Future Directions

The AMA survey mentioned previously suggests itself as one basic resource for those who design counseling tools for females. Much fundamental research, however, still remains to be done to determine the needs and strategies required to improve women's skills in small business.

Several researchers in the area of educational equity have explored the development of attitudinal acculturation of women, but none have tied these patterns of normal development to successful entrepreneurial skill acquisition (Vetter 1973; Vetter, Stockburger, and Brose 1974; Vetter, Brown, and Sethney 1975; and Flexman 1980). Independent groups such as Senior Achievement have launched targeted outreach programs to help older workers, especially physically active women, to train for postretirement second careers in service entrepreneurial roles. Yet no data exist on the special learning needs of this growing subpopulation or of the specific counseling problems they may have in overcoming stress due to role change.

In the course of her work on perceptions of success and failure among women entrepreneurs, Flexman has developed one profile of self-employed females in Illinois who own very small businesses. Her recent doctoral

dissertation also touches upon issues relating to low income women that may suggest possibilities for further exploration (Flexman 1980).

The Role of Guidance Personnel

There are many steps that can be taken by vocational guidance and outreach personnel to encourage women to consider entrepreneurship as a career option. Counselors can begin to encourage the cultivation of entrepreneurial aptitides at an early age. Dr. George Solomon of George Washington University urges the earlier introduction of girls to competitive sports such as soccer as a necessary adjunct to developing a generation of women with active, positive attitudes toward competition, including business competition (Solmon 1979). Flexman (1980) calls for increased utilization of career education to build awareness in grade school females that self-employment is a viable option for future consideration.

Broader utilization of vocational youth organizations might also be an option for expansion of the process of familiarizing larger numbers of youth with the excitement and challenges that the free enterprise system offers to those with well-focused goals, entrepreneurial skills, and adequate capitalization. At the postsecondary level, a number of programs seek greater accessibility for nontraditional students through their choice of community-based course sites. The Apparel Shop Entrepreneurship modules by Greenwood (1979) are offered annually at workshops at the Dallas Apparel Market. Participating retailers felt it to be an appropriate and unintimidating setting for the participants, the majority of whom have no formal education beyond high school. A similar collaborative outreach effort, between postsecondary program planners and bank savings and loan associations, has been urged by Susan Davis, president of Successful Woman, Inc.

Smith, Smith, and Stroup (1977) propose specific sets of counselor behaviors that will encourage females to explore and train for nontraditional careers:

1. Awareness that women need special remediation to overcome deficiencies such as math anxiety

2. Skills in selling women on the appropriateness of certain careers previously viewed as primarily the male domain

3. Insights into communicating the need to accommodate career and other adult roles

4. Well-developed skills in assertiveness training with special emphasis on the appropriate approaches to career pursuit

It is hoped that these measures, in conjunction with counselor awareness of the characteristics of the female entrepreneurial personality, sensitivity to the effects of socialization, a greater number of unbiased and equitable training materials, and broad-based community access will encourage a greater number of women to consider the career option of self-employment.

CONCLUSION

Among the relatively few efforts in the field of women's entrepreneurship to date, a number of exciting studies and programs have emerged. The American Management Association survey, among other studies, has made available profiles of the self-employed female. Projects such as the Woman Entrepreneurs Project in California have produced materials specifically tailored to females. International Woman's Year and Executive Order 12138 have increased interagency cooperation at the federal level, and innovative collaboration between state and local agencies and the private sector is steadily increasing.

A vast amount, however, remains on the agenda for researchers and educators. Research must verify the personality characteristics, inborn or cultivated, that predispose the woman entrepreneur to success. Educational materials and occupational testing practices must be re-examined in the light of the female entrepreneurial experience. More exemplary programs sensitive to women's unique characteristics and needs remain to be developed and field tested—programs that teach increased risk taking or dealing with credit discrimination as well as managerial skills. In addition, priorities for women must be integrated into the mainstream of small business training offerings. The federal government must make still greater efforts to include women in the procurement process. These efforts, coupled with awareness and advocacy on the part of counselors and others who filter occupational choice, can present self-employment as a career option for increasing numbers of women. Female entrepreneurs offer postsecondary vocational educators a growing challenge. Will those commited to educational, sex, and economic equity rise to meet their needs?

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